

CLAIMS:

We claim:

1. An automated system for producing a title insurance commitment comprising:
 - a database of title evidence images;
 - a first set of multi-locality textual clauses specifying minimal requisite language for a title commitment and a second set of multi-locality textual clauses specifying minimal exclusionary language for a title commitment;
 - a filter for reducing said first and second sets to locality-specific textual clauses of minimal requisite and exclusionary language;
 - a user interface configured to present said locality specific textual clauses in selectable form; and,
 - a title commitment processor programmed to generate a title commitment based upon selected ones of said locality specific textual clauses.
2. The system of claim 1, further comprising an interface to a closing system.
3. A method of producing a title insurance commitment, the method comprising the steps of:
 - reducing a multi-jurisdictional set of textual clauses for minimum requisite and exclusionary language for a title insurance commitment to a locality specific subset of textual clauses;
 - presenting said locality specific subset in selectable form;
 - rendering at least one electronic image of title evidence to assist in at least one selection of said locality specific subset of textual clauses; and,
 - producing a title insurance commitment based upon said selected ones of said locality specific subset of textual clauses.
4. The method of claim 3, further comprising the step of performing said presenting, rendering and producing step over a computer communications network through a markup language document interface.

5. The method of claim 3, wherein said reducing step comprises the steps of:
identifying variable data pertaining to a subject real estate transaction;
determining a locality based upon said identified variable data; and,
reducing a multi-jurisdictional set of textual clauses for minimum requisite and
exclusionary language for a title insurance commitment to a locality specific subset of
textual clauses based upon said determined locality.

6. A machine readable storage having stored thereon a computer program for
producing a title insurance commitment, the computer program comprising a routine set
of instructions for causing the machine to perform the steps of:

reducing a multi-jurisdictional set of textual clauses for minimum requisite and
exclusionary language for a title insurance commitment to a locality specific subset of
textual clauses;

presenting said locality specific subset in selectable form;

rendering at least one electronic image of title evidence to assist in at least
one selection of said locality specific subset of textual clauses; and,

producing a title insurance commitment based upon said selected ones of
said locality specific subset of textual clauses.

7. The machine readable storage of claim 6, further comprising the step of
performing said presenting, rendering and producing step over a computer
communications network through a markup language document interface.

8. The machine readable storage of claim 6, wherein said reducing step
comprises the steps of:

identifying variable data pertaining to a subject real estate transaction;

determining a locality based upon said identified variable data; and,

reducing a multi-jurisdictional set of textual clauses for minimum requisite and
exclusionary language for a title insurance commitment to a locality specific subset of
textual clauses based upon said determined locality.

9. A title insurance commitment computer program article of manufacture
comprising:

a graphical user interface to locality specific textual clauses of minimal requisite and exclusionary language, said locality specific textual clauses forming a subset of a database of multi-locality textual clauses of minimal requisite and exclusionary language;

an image viewer having an activatable link within said graphical user interface for viewing title evidence document images; and,

at least one user interface widget disposed within said graphical user interface which can specify an output format from among a set of output formats for producing a title insurance commitment formed from a user selection of said locality specific textual clauses presented through said graphical user interface.